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FROM	NAME:	Stephen T. Schreiner
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MESSAGE	Contents: Certificate of Transmission, Substance of Interview (2 pages), and Amendment After Allowance (13 pages)	
	Applicants: Kevin Boyle, et al	
	Serial No.: 09/325,536	
	Filed: June 4, 1999	
	Title: Credit Instrument and System With Automated Payment Of Club, Merchant, And Service Provider Fees	
	Art Unit: 3625	Examiner: Jeffrey Smith
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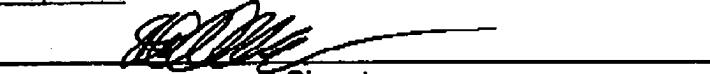
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1. Substance of Interview Under 37 C.F.R. § 1.133 (2 pages)
2. Amendment After Allowance Under 37 C.F.R. § 1.133 (13 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	:	09/325,536	Confirmation No.:	2934
Applicant	:	Kevin BOYLE, et al.		
Filed	:	June 4, 1999		
Title	:	CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF CLUB, MERCHANT, AND SERVICE PROVIDER FEES		
TC/Art Unit	:	3625		
Examiner:	:	F. THOMPSON		
Doctel No.	:	47004.000040		
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Amendment After Allowance Under 37 C.F.R. § 1.312

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Sir/Madam:

Applicant greatly appreciates the Notice of Allowance that was sent on November 23, 2004. In reviewing the allowed claims, Applicant has noted a few informalities that can be resolved by minor amendment. Applicant does not believe that the amendment affects the patentability of the claims or the bases for their allowability. Applicant respectfully requests that this amendment be entered prior to issuance.

If the Examiner has any questions regarding this filing, please do not hesitate to contact the undersigned. The proposed amendment is attached below beginning on page 2.